

Minimum Essential Coverage

Qualifies as Minimum Essential Coverage
Employer Sponsored Coverage
Employee coverage (including self-insured plans)
COBRA coverage
Retiree
Individual Health Coverage
Health insurance you purchase from an insurance company directly
Health insurance you purchase through the Health Insurance Marketplace
Health insurance provided through a student health plan
Health insurance provided through a student health plan that is self-funded by a university (only for a plan year beginning on or before December 31, 2014, unless recognized as minimum essential coverage by HHS)
Coverage Under Government-Sponsored Programs
Medicare Part A coverage (hospital insurance)
Medicare Advantage plans
Most Medicaid coverage
Children's Health Insurance Program (CHIP)
Most types of TRICARE coverage under Title 10, Chapter 55 of the United States Code
Comprehensive health care programs offered by the Department of Veterans Affairs
State high-risk health insurance pools (only for a plan year beginning on or before December 31, 2014, unless recognized as minimum essential coverage by HHS)
Health coverage provided to Peace Corps volunteers
Department of Defense Nonappropriated Fund Health Benefits Program
Refugee Medical Assistance
Other Coverage
Certain foreign coverage
Certain coverage for business owners

May Provide Limited Benefits But Does Not Qualify as Minimum Essential Coverage
Coverage consisting solely of excepted benefits such as: <ul style="list-style-type: none"> • Standalone dental and vision insurance • Accident or disability income insurance • Workers' compensation insurance
Medicaid providing only family planning services*
Medicaid providing only tuberculosis-related services*
Medicaid providing only coverage limited to treatment of emergency medical conditions*
Pregnancy-related Medicaid coverage*
Medicaid coverage for the medically needy*
Section 1115 Medicaid demonstration projects*
Space available TRICARE coverage provided under Title 10, Chapter 55 of the United States Code for individuals who are not eligible for TRICARE coverage for health services from private sector providers*
Line of duty TRICARE coverage provided under Title 10, Chapter 55 of the United States Code*
AmeriCorps coverage for those serving in programs receiving AmeriCorps State and National grants
AfterCorps coverage purchased by returning members of the Peace Corps

*In Notice 2014-10, the IRS announced relief from the individual shared responsibility payment for months in 2014 in which individuals are covered under one of these programs.